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AMERICAN PHYSICIANS SERVICE GROUP INC  
Form 8-K  
April 18, 2003

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

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FORM 8-K  
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report:

Date of Report (Date of earliest event reported:)  
April 18, 2003 (April 3, 2003)

American Physicians Service Group, Inc.  
(Exact name of registrant as specified in its charter)

Texas  
(State of  
Incorporation)

0-11453  
(Commission File Number)

75-1458323  
(IRS Employer  
Identification No.)

1301 Capitol of Texas Highway  
Suite C-300  
Austin, Texas  
(Address of principal executive offices)

78746  
(Zip Code)

(512) 328-0888  
(Registrant's telephone number, including area code)

Item 9. REGULATION FD DISCLOSURE

This Current Report on Form 8-K is being furnished pursuant to Item 12, "Results of Operations and Financial Condition", in accordance with interim procedures promulgated by the Securities and Exchange Commission. See "Item 12. Results of Operations and Financial Condition" below.

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On April 3, 2003, American Physicians Service Group, Inc. issued a press release entitled, "American Physicians Service Group, Inc. Reports Annual and

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4th Quarter Earnings." The text of the press release, which is attached as Exhibit 99.1, is incorporated by reference in its entirety.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

American Physicians Service Group, Inc.

Date: April 18, 2003

By: /s/ W.H. Hayes

Name: W.H. Hayes

Title: Sr VP - Finance

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EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release issued by American Physicians Service Group, Inc., on April 3, 2003.